

**Exhibit D**



## William J. Nolan

Senior Managing Director — Corporate Finance/Restructuring

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### FTI Consulting

214 North Tryon Street  
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Charlotte, NC 28202  
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### Education

B.S. in Economics,  
University of Delaware

M.B.A. in Finance,  
Wharton School of  
Business, University of  
Pennsylvania

### Professional Affiliations

American Bankruptcy  
Institute

Association of Insolvency  
& Restructuring Advisors

Turnaround Management  
Association

William Nolan is a senior managing director in the FTI Consulting Corporate Finance/Restructuring practice and is based in Charlotte. Mr. Nolan has worked in all areas of corporate recovery, including working with senior management in business turnarounds and corporate bankruptcy. He has more than twenty years of diverse financial consulting and management experience.

Mr. Nolan has considerable experience working with senior management teams in the areas of financial and operational restructuring, loan workouts and business planning. He has assisted management in developing business plans, devising short to medium term financial strategies and projections for use in troubled debt restructures, and implementing controls over cash expenditures, overhead and operating costs.

Mr. Nolan's diverse background extends into financial services, manufacturing, restaurants, healthcare, and real estate, wherein he has served as advisor to companies, secured creditors, and unsecured creditors' committees in out-of-court and in bankruptcy distressed situations.

Mr. Nolan has extensive experience in the restructuring of companies in the financial services industry. Some of the restructurings in the financial services industry in which Mr. Nolan has been engaged include acting as financial advisor to the Debtors in the Chapter 11 bankruptcy of MF Global Holdings, LTD; advisor to the unsecured creditors of Advanta Corp, a large issuer of business credit cards; financial advisor to the secured creditors of Credit-Based Asset Servicing and Securitization LLC (C-BASS), a large RMBS investor and loan servicer; advisor to the unsecured creditors of The Education Resources Institute, Inc., the nation's largest guarantor of private loans for education; and advisor to the unsecured creditors of Refco Inc., a large commodities broker. Other representative engagements in the financial services industry in which Mr. Nolan has been engaged include People's Choice Financial Corporation; Mortgage Lenders Network USA, Inc.; ResMae Mortgage Corporation; First NLC Financial Services, LLC; Alliance Bancorp; Mortgage Corporation of America; American Business Financial Services, Inc.; ContiFinancial Corp; United Companies Financial Corp; The Thaxton Group, Inc.; Oakwood Homes Corporation; First Alliance Mortgage Company; Criimi Mae Inc; Fidelity Bond and Mortgage Company, and others.

Prior to its acquisition by FTI Consulting, Mr. Nolan served as a partner in the U.S. division of PwC's Business Recovery Services group. Prior to joining PwC, Mr. Nolan held an executive financial management position with the Pizza Hut division of PepsiCo, Inc.

Mr. Nolan holds an M.B.A. in finance from the Wharton School of Business at the University of Pennsylvania and a B.S. in economics from the University of Delaware. He is a member of the American Bankruptcy Institute and the Association of Insolvency & Restructuring Advisors.



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**Publications:**

- Mortgage and Asset Backed Securities Litigation Handbook, West Law, 2008
  - Co-Author of Chapter: "Description of the Mortgage and Asset-Backed Securities Markets, Roles of Principal Participants and Key Terms"
- "The Un-real World of Troubled REITs", ABI Journal, 2001
- "When Are Servicing Rights Born?", American Banker, 2000
- "Fight for Survival: Sub-prime Lending Where to Go From Here", American Banker, 1999

**Testimony Experience:**

- *In re M. Fabrikant & Sons, Inc. and Fabrikant-Leer International, Ltd.,*  
*Shared Assets Trust v. Matthew Fortgang, et al.*, - prepared a declaration on insolvency; gave a deposition in support of the declaration, the matter settled before trial  
US Bankruptcy Court for the Southern District of New York